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LIMITED POWER OF ATTORNEY

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT ("HUD"), acting by and through his authorized agent, hereby appoints each of the individuals listed on Schedule I attached hereto severally, as true and lawful attorneys-in-fact to act in the name, place and stead of HUD for the purposes set forth below. This limited power of attorney is given pursuant to a certain Loan Sale Agreement by and between HUD and Salomon Brothers Realty Corp., dated as of September 22, 2000, to which reference is made for the definition of all capitalized terms herein. The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver, on behalf of HUD, the Mortgage Note Endorsements with respect to the Mortgage Notes for all of the Mortgage Loans, provided that such Mortgage Note Endorsements shall be substantially in the form of Exhibit "E" to the Loan Sale Agreement, appropriately completed, together with any related Second Mortgage Note Endorsements, provided that such Second Mortgage Note Endorsements shall be substantially in the form of Exhibit "O" to the Loan Sale Agreement, appropriately completed;

2. To execute, acknowledge, seal and deliver, on behalf of HUD, the Assignment and Lost Note Affidavit with respect to any Mortgage Note which has been lost or is otherwise unavailable, as provided for in the Loan Sale Agreement, provided that any such Assignment and Lost Note Affidavit shall be substantially in the form of Exhibit "A" to the Loan Sale Agreement, appropriately completed;

3. To execute, acknowledge, seal and deliver the Assignments of Mortgage and Other Collateral Loan Documents with respect to all of the Mortgage Loans, provided that such Assignments of Mortgage and Other Collateral Loan Documents shall be substantially in the form of Exhibit "B" to the Loan Sale Agreement, with such modifications as may be required to comply with applicable Transfer/Recordation Requirements and appropriately completed.

4. To execute and mail the Taxing Authority Notifications, in the form of Exhibit "G" to the Loan Sale Agreement, appropriately completed.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

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Nov 5 9 54 AM '01

Prepared:

Adams + Edens

PO Box 400

Brandon MS 39043

825-9505

BK 91 PG 660
W.E. OLK.

The rights, powers, and authority of the attorneys-in-fact granted in this instrument shall commence and be in full force and effect on September 28, 2000 and such rights, powers and authority shall remain in full force and effect until 11:59 p.m., Washington, D.C. time, on June 15, 2001.

Dated: November 21, 2000

U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT

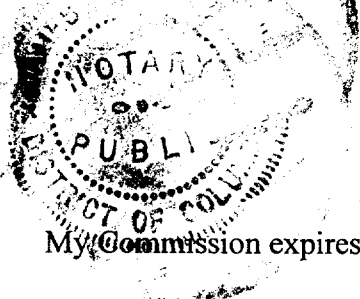
James Sorrentino
Authorized Agent

ACKNOWLEDGMENT

)
DISTRICT OF COLUMBIA)
)

BEFORE ME, James R. Hanscomb, a Notary Public in and for the jurisdiction aforesaid, on this 21st day of November, 2000, personally appeared James Sorrentino, who is personally well known to me (or sufficiently proven) to be attorney-in fact for the Secretary of the Department of Housing and Urban Development and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as an authorized agent of the Secretary of the Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 21st day of November, 2000.



James R. Hanscomb
Notary Public

JAMES R. HANSCOMB
NOTARY PUBLIC DISTRICT OF COLUMBIA
My Commission Expires January 1, 2001

1-1-1

SCHEDULE I

TO THE HUD LIMITED POWER OF ATTORNEY (EXHIBIT "C")

LIST OF ATTORNEYS-IN-FACT

Terry L. Smith

Larry B. Litton, Jr.

Stephen Staid

Edward Hill

Robert Norrell

Ann Kelley

Linda Genneken

Lela Derouen

Senior Vice President

Senior Vice President

Vice President

Vice President

Vice President

Vice President

Assistant Vice President

Assistant Vice President

STATE OF MS
COUNTY OF HINDS
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L. GLYNN PEPPER
CHANCERY CLERK